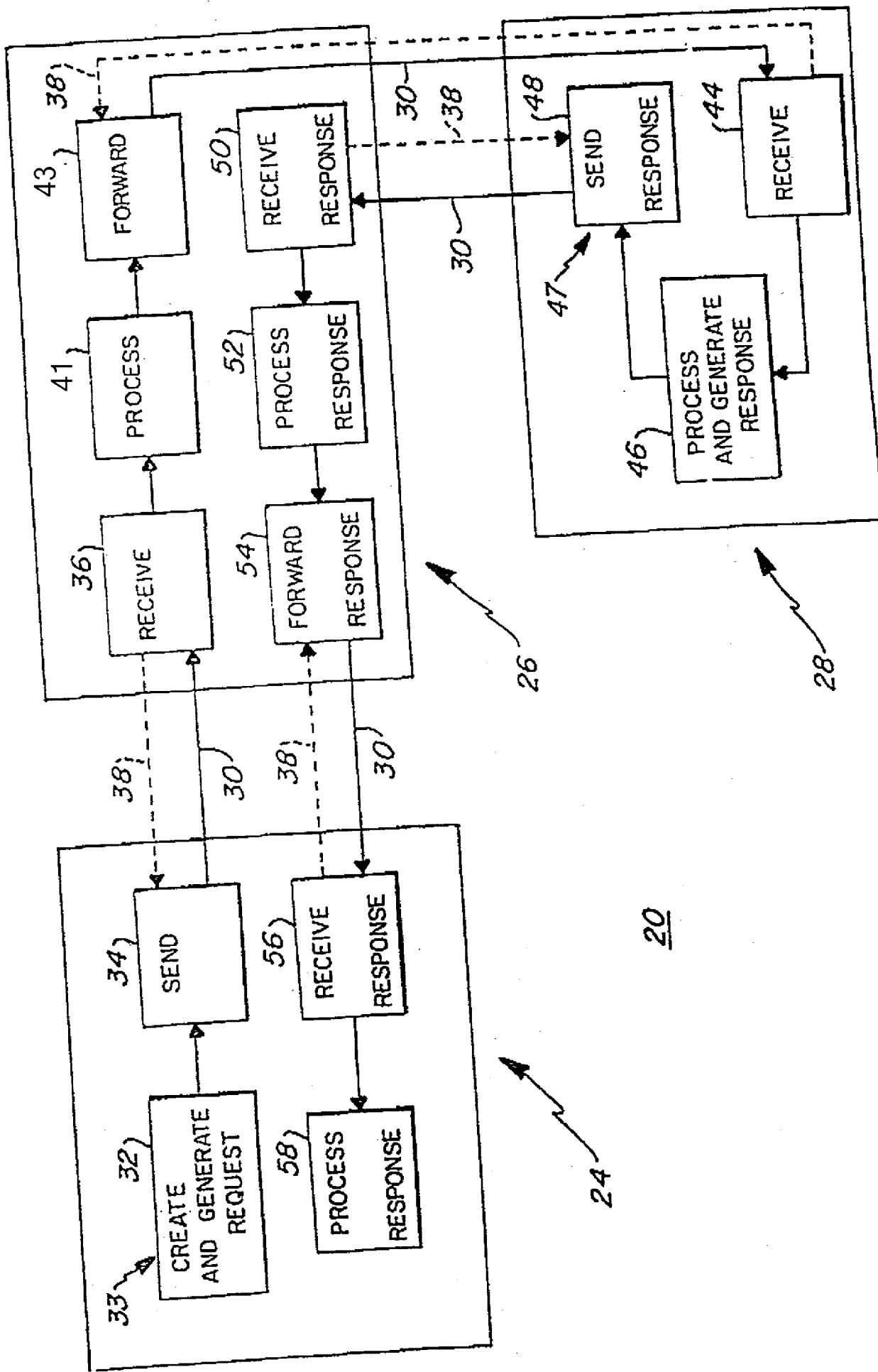


FIG. 1

FIG. 2



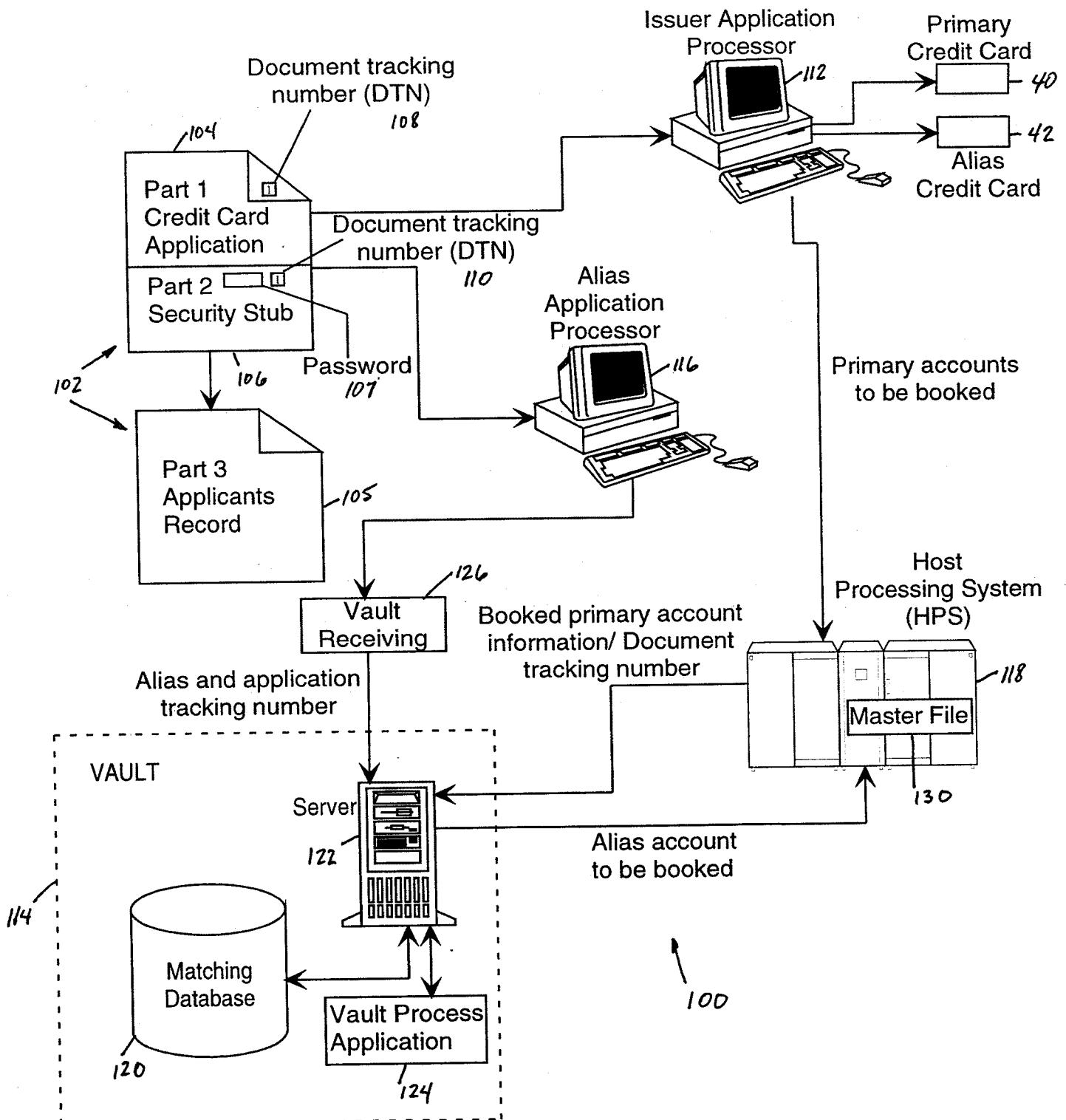


FIG. 3

TRANSACTION PROCESSING

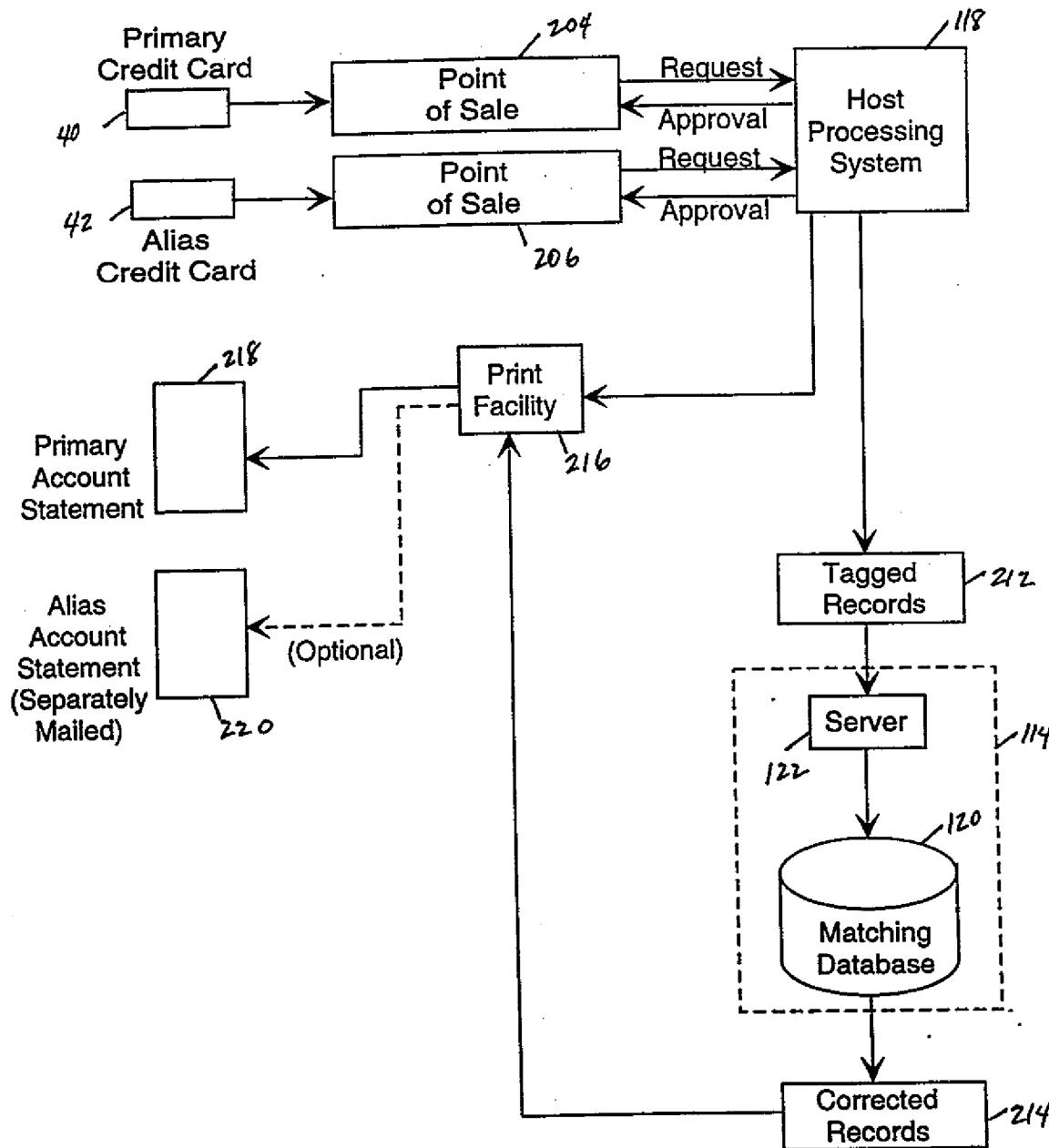


FIG. 4

EXISTING ACCOUNT UPGRADE TO A PRIMARY AND ALIAS ACCOUNT

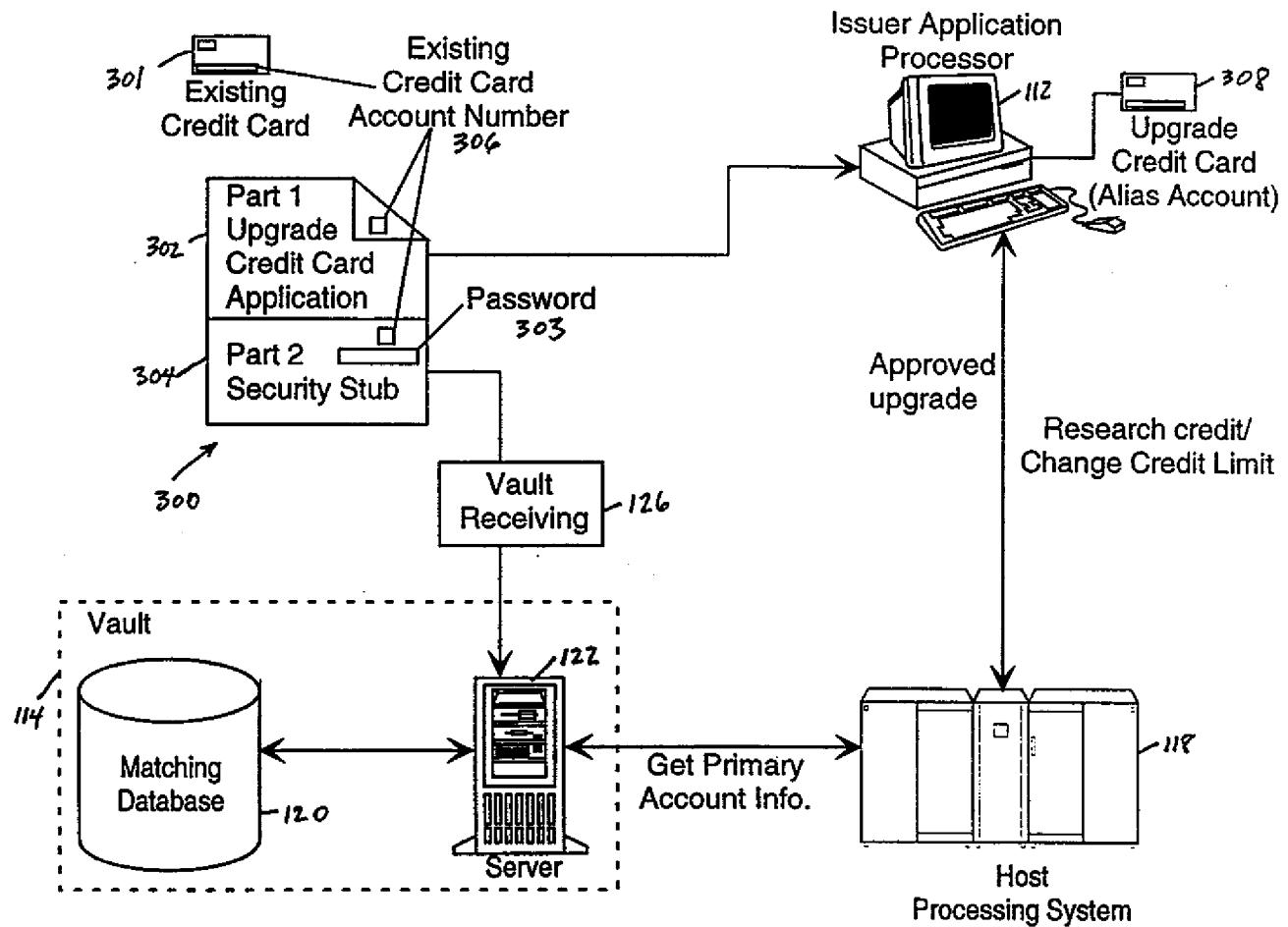


FIG. 5

Alias Account Management

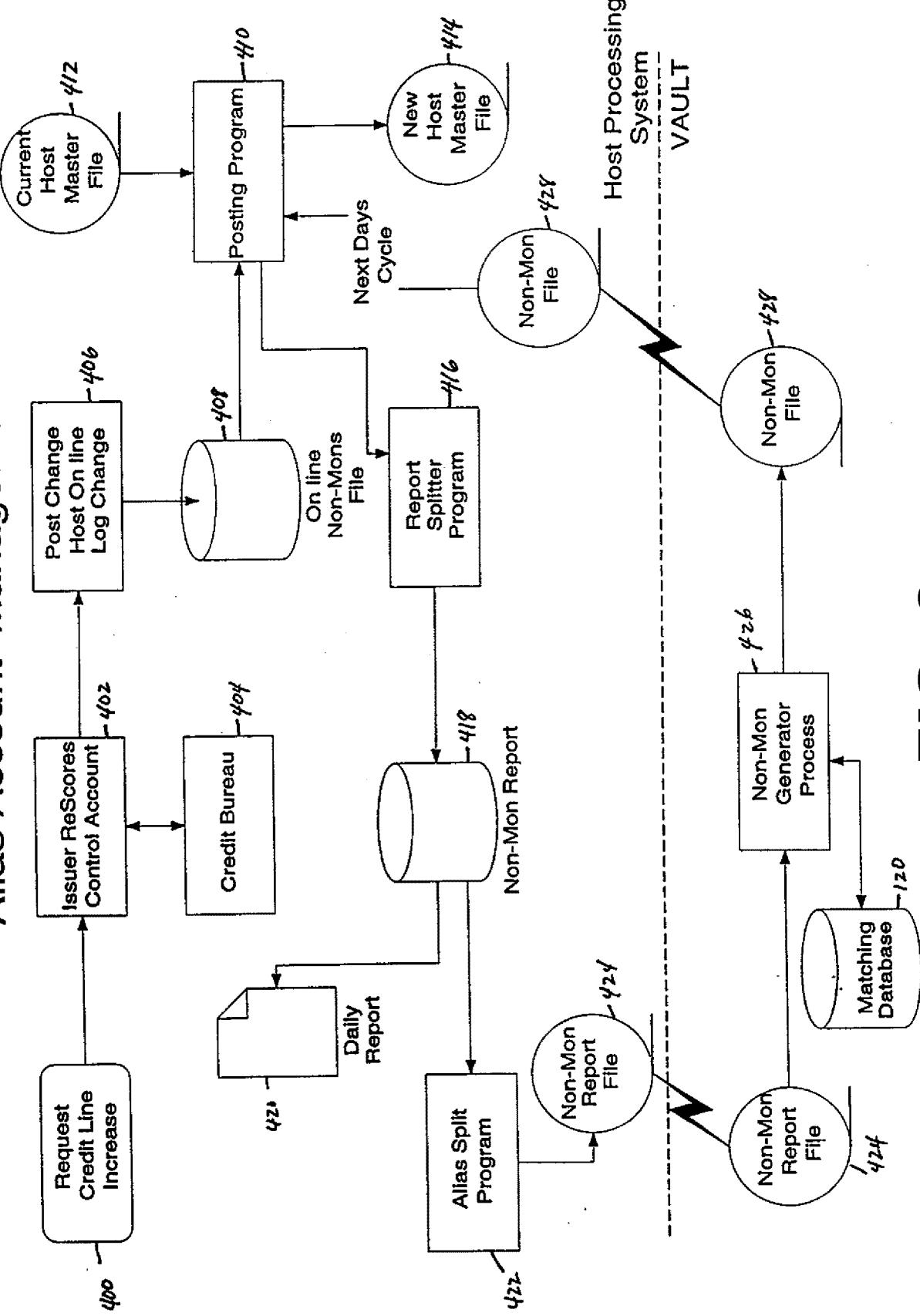


FIG. 6

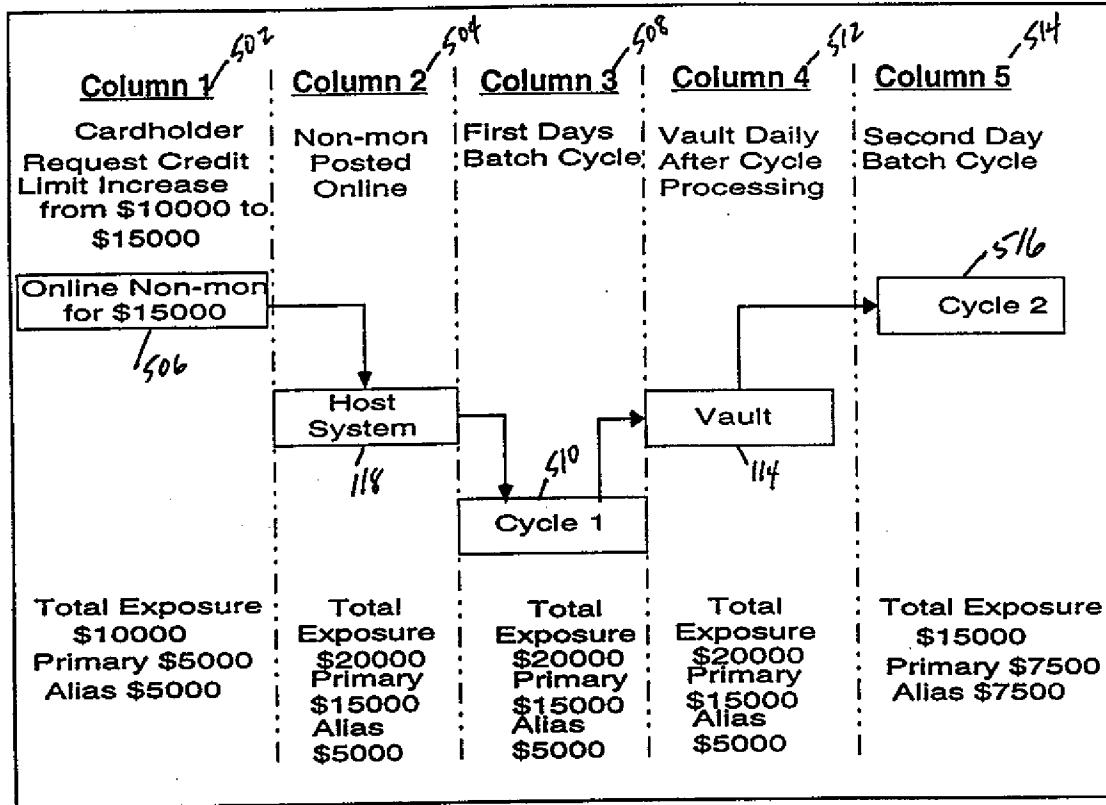


FIG. 7

NON-MONS UPDATES

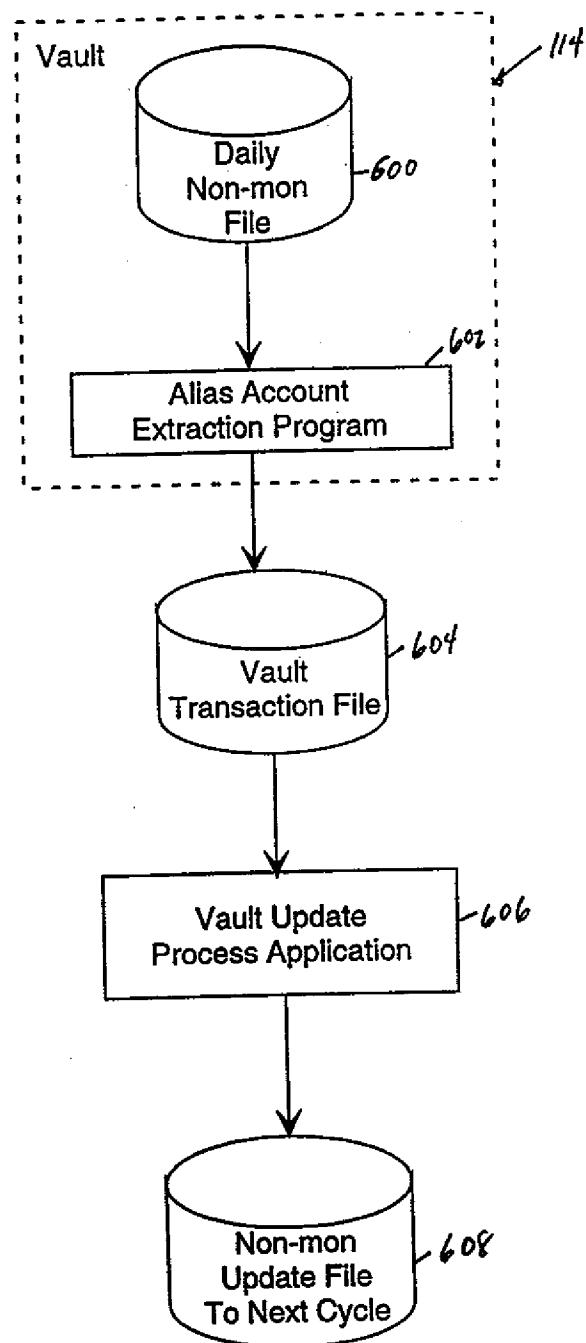


FIG. 8

Account Closings

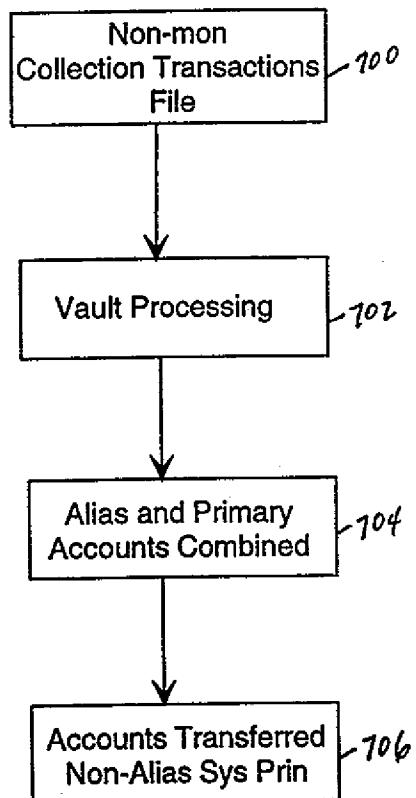


FIG. 9

STATEMENT PRINTING PROCESSING

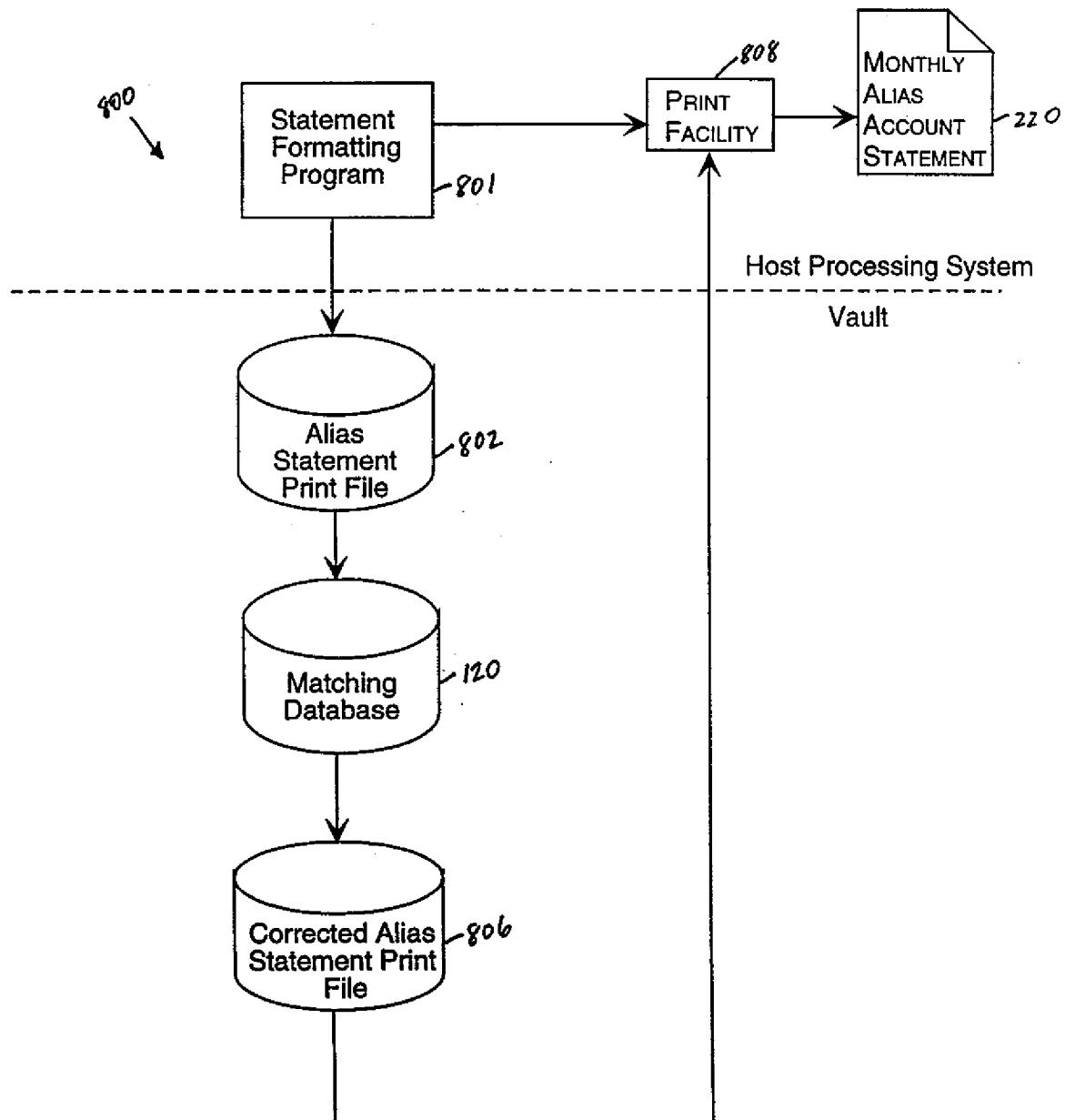
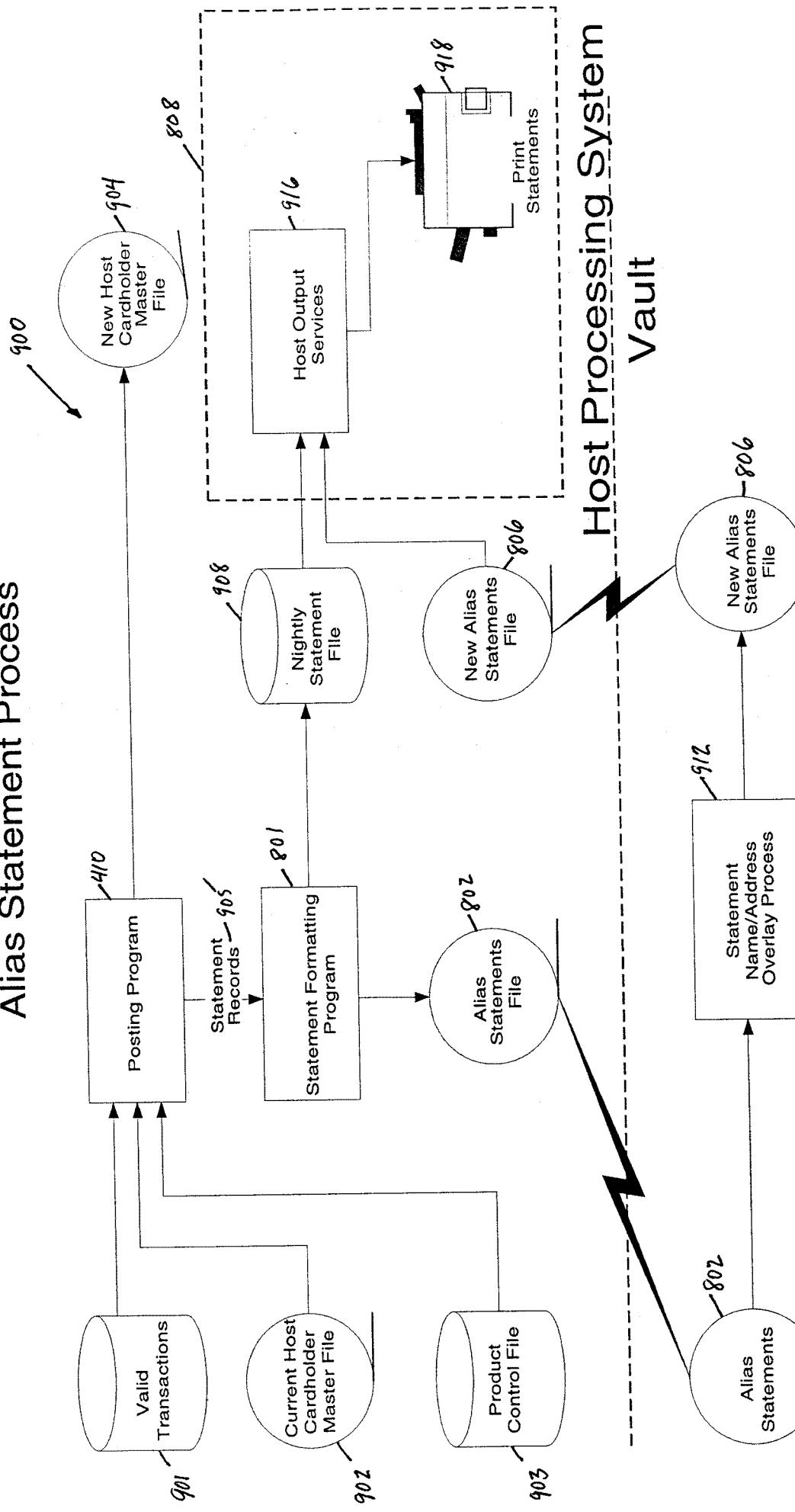


FIG. 10

FIG. 11

Alias Statement Process



120

VAULT DATABASE

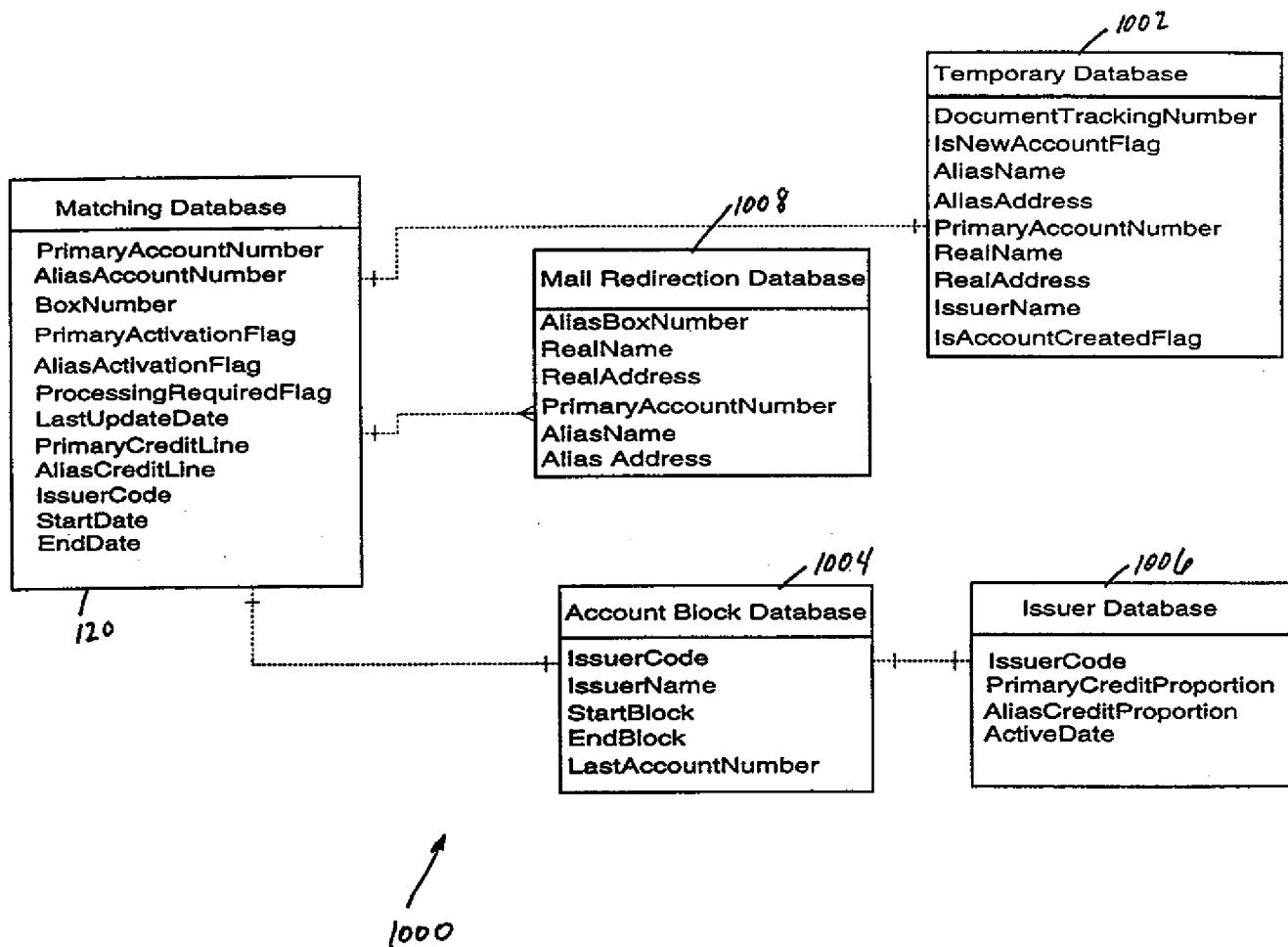


FIG. 12

Table 1: Matching Database

| Field Name | Data type | Description |
|----------------------|------------------|--|
| PrimaryAccountNumber | AlphaNumeric | This field will contain the account number for any primary account that has a Alias account. |
| AliasAccountNumber | AlphaNumeric | This field will contain the account number for the Alias account for the given Primary account number. |
| AliasBoxNumber | Numeric | This field will contain the alias box number for its Alias account. This number will be generated by a special algorithm. |
| ActivePrimaryAccount | Boolean | This flag if set, indicates that the primary account is active and if reset, indicates that it is not. |
| ActiveAliasAccount | Boolean | This flag if set, indicates that the Alias account is active and if reset, indicates that it is not. |
| ProcessingRequired | Boolean | This flag if set, indicates that a non-mon has been generated for this account. Hence it need not be considered again for sending to the host in the next cycle. |
| LastUpdateDateTime | DateandTimeStamp | This field indicates the date and time of the last update done on this account. |
| PrimaryCreditLine | Numeric | This field will contain the current value of the maximum available credit for the Primary account. |
| | Numeric | This field will contain the current value of the maximum available credit for the Alias account. |
| | AlphaNumeric | This field will contain the issuer code for the Cardholder. |
| | DateStamp | This field will contain the date on which the Alias account was created. |
| | DateStamp | This field will contain the date on which the Alias account was terminated. |

FIG. 13

Table 2: Temporary Database Fields

| <u>Field Name</u> | <u>Data Type</u> | <u>Description</u> |
|------------------------|------------------|---|
| IsNew | Boolean | This field will decide if the Alias account to be created is for a new or an existing Primary Account |
| DocumentTrackingNumber | AlphaNumeric | This field will contain the document tracking number for a new primary account for which an Alias account has to be created |
| AliasName | AlphaNumeric | This field will contain the alias name for the Alias account. The name will be selected from the available names list. |
| AliasAddress | AlphaNumeric | This field will contain the alias address for its Alias account. It will be generated by a special algorithm. |
| PrimaryAccountNumber | AlphaNumeric | This field will contain the account number for any primary account for which an Alias account has to be created. |
| RealName | AlphaNumeric | This field will contain the real name for its primary account. |
| RealAddress | AlphaNumeric | This field will contain the real address for its primary account. |
| IssuerCode | AlphaNumeric | This field will contain the issuer code for the Cardholder. |
| IsAccountCreated | Boolean | This flag if true will indicate that the Alias account has been created. |

FIG. 14

Table 3: Account Block Database

| <u>Field Name</u> | <u>Data type</u> | <u>Description</u> |
|-------------------|------------------|--|
| IssuerCode | AlphaNumeric | This field will contain the issuer code. |
| IssuerName | Alpha | This field will contain the issuer name. |
| StartBlock | Numeric | This field will contain the start of the account block for the current Issuer. |
| End Block | Numeric | This field will contain the end of the account block for the current Issuer. |
| LastAccountNumber | Numeric | This field will contain last account number used for the current Issuer. |

FIG. 15

Table 4: Issuer Database

| <u>Field Name</u> | <u>Data type</u> | <u>Description</u> |
|-------------------------|------------------|--|
| IssuerCode | AlphaNumeric | This field will contain the issuer code. |
| PrimaryCreditProportion | Numeric | This field will store the percentage of the Primary credit line of a cardholder. |
| AliasCreditProportion | Numeric | This field will store the percentage of the Alias credit line of a cardholder. |
| ActiveDate | DateStamp | This file will indicate the date from which the change of Credit line has to come in effect. |

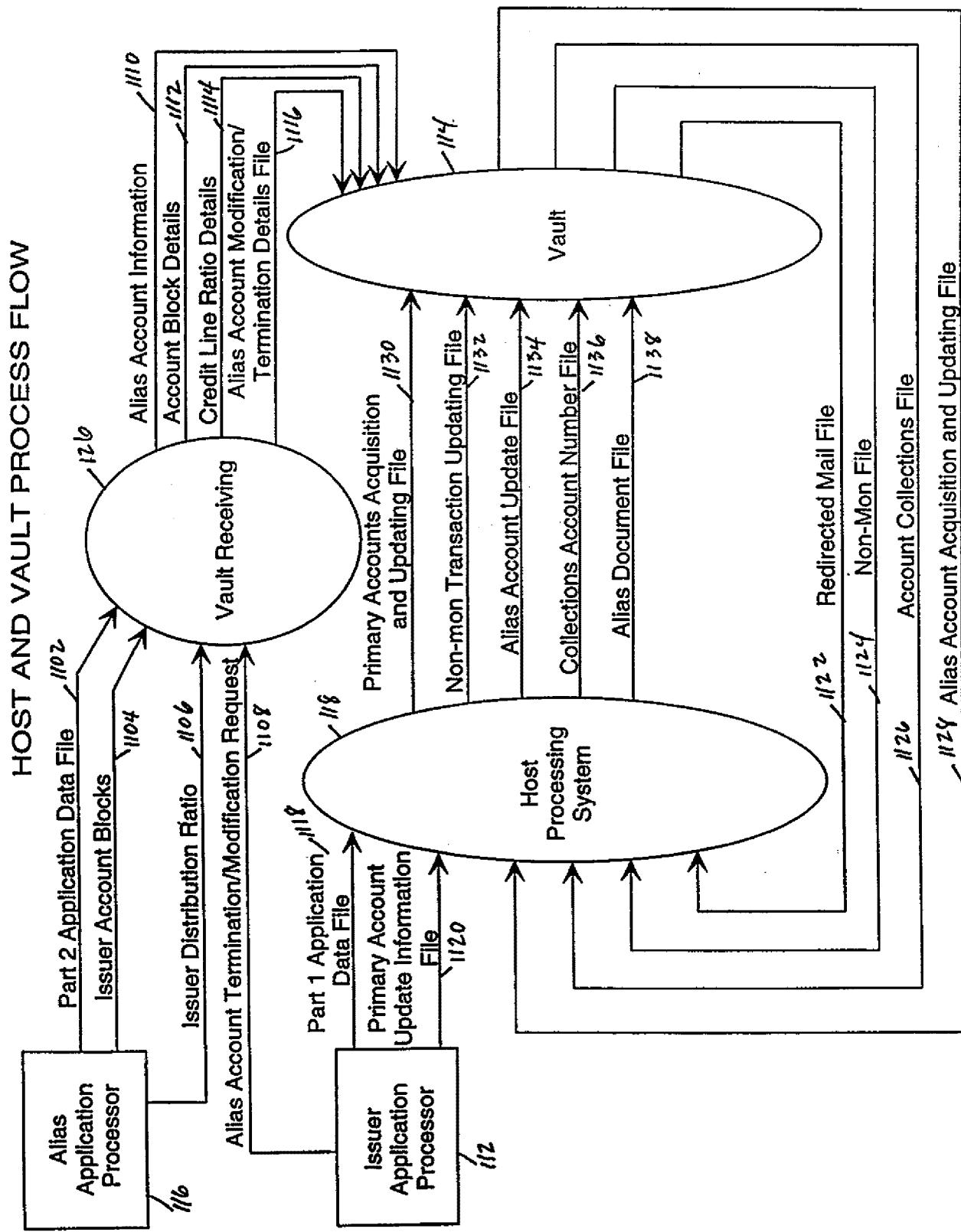
FIG. 16

Table 5: Mail Redirection Database

| <u>Field Name</u> | <u>Data Type</u> | <u>Description</u> |
|----------------------|------------------|---|
| AliasBoxNumber | Numeric | This field will contain the alias box number for its Alias account. This number will be generated by a special algorithm. |
| PrimaryAccountNumber | AlphaNumeric | This field will contain the Primary account number for the Alias account. |
| RealName | AlphaNumeric | This field will contain the real name for its primary account. |
| RealAddress | AlphaNumeric | This field will contain the real address for its primary account. |
| AliasName | AlphaNumeric | This field will contain the alias name for the current Alias account. |
| AliasAddress | AlphaNumeric | This field will contain the alias address for its Alias account. |

FIG. 17

FIG. 18



ACQUISITION PROCESS

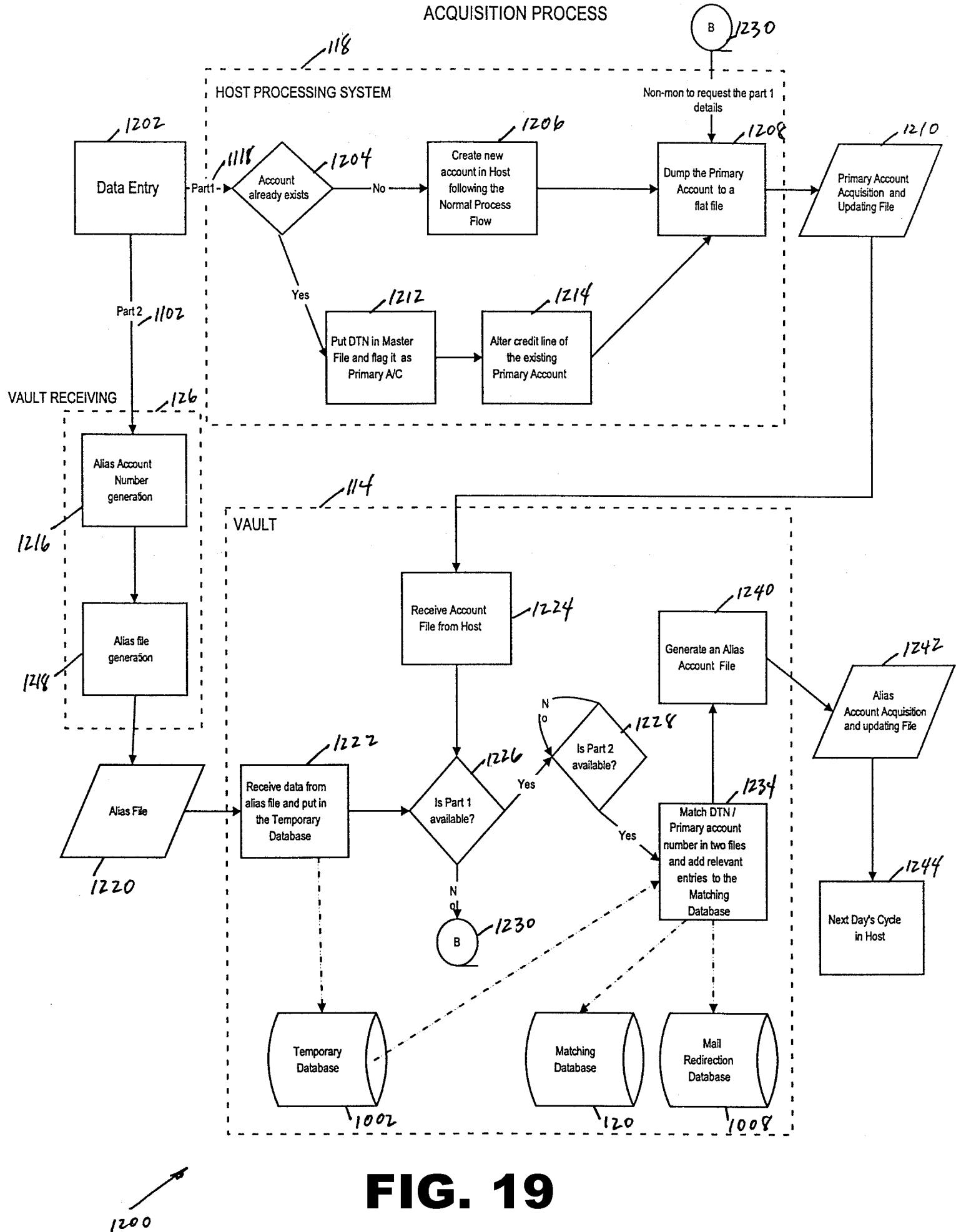


FIG. 19

ACCOUNT MAINTENANCE PROCESS

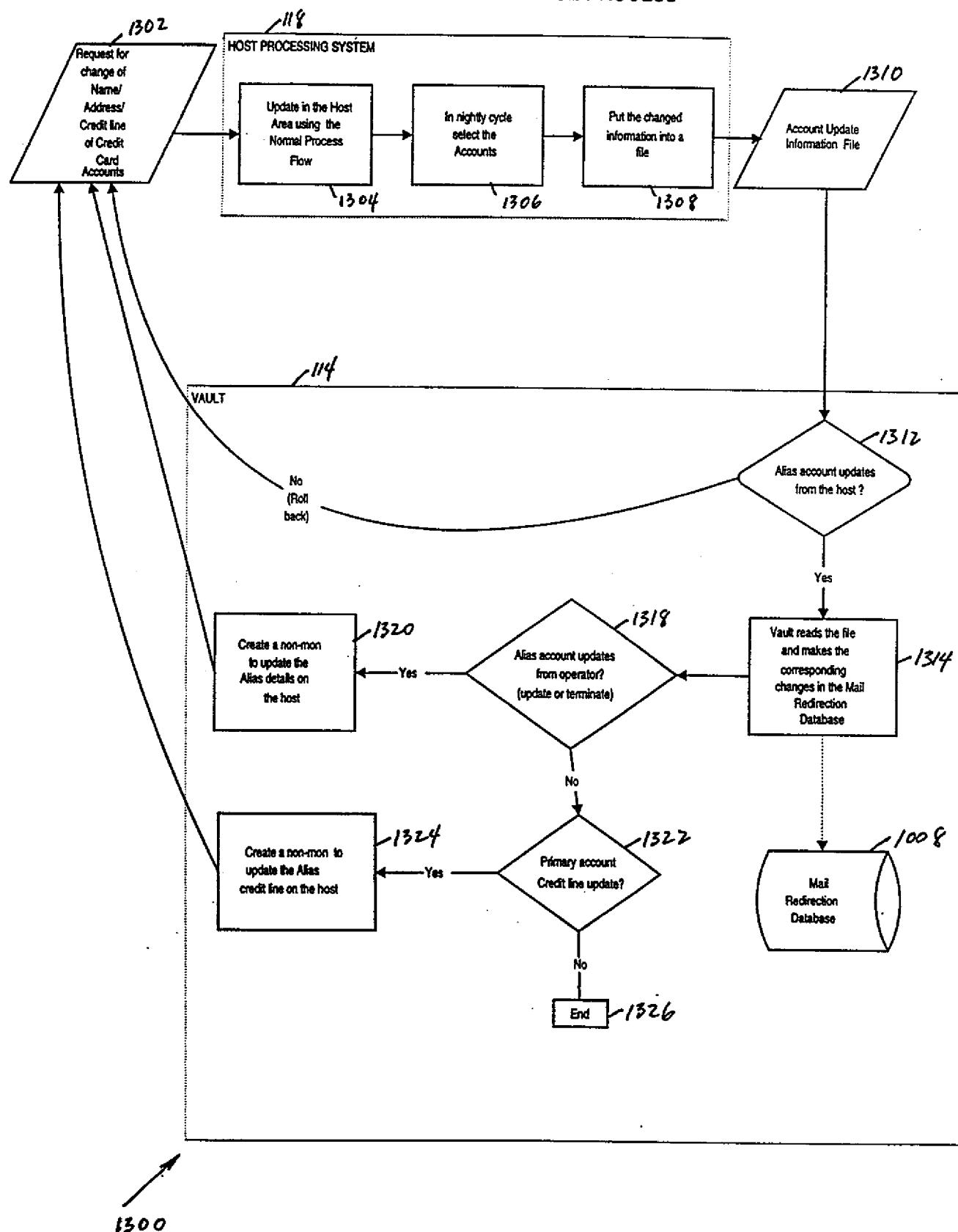


FIG. 20

COLLECTIONS PROCESS

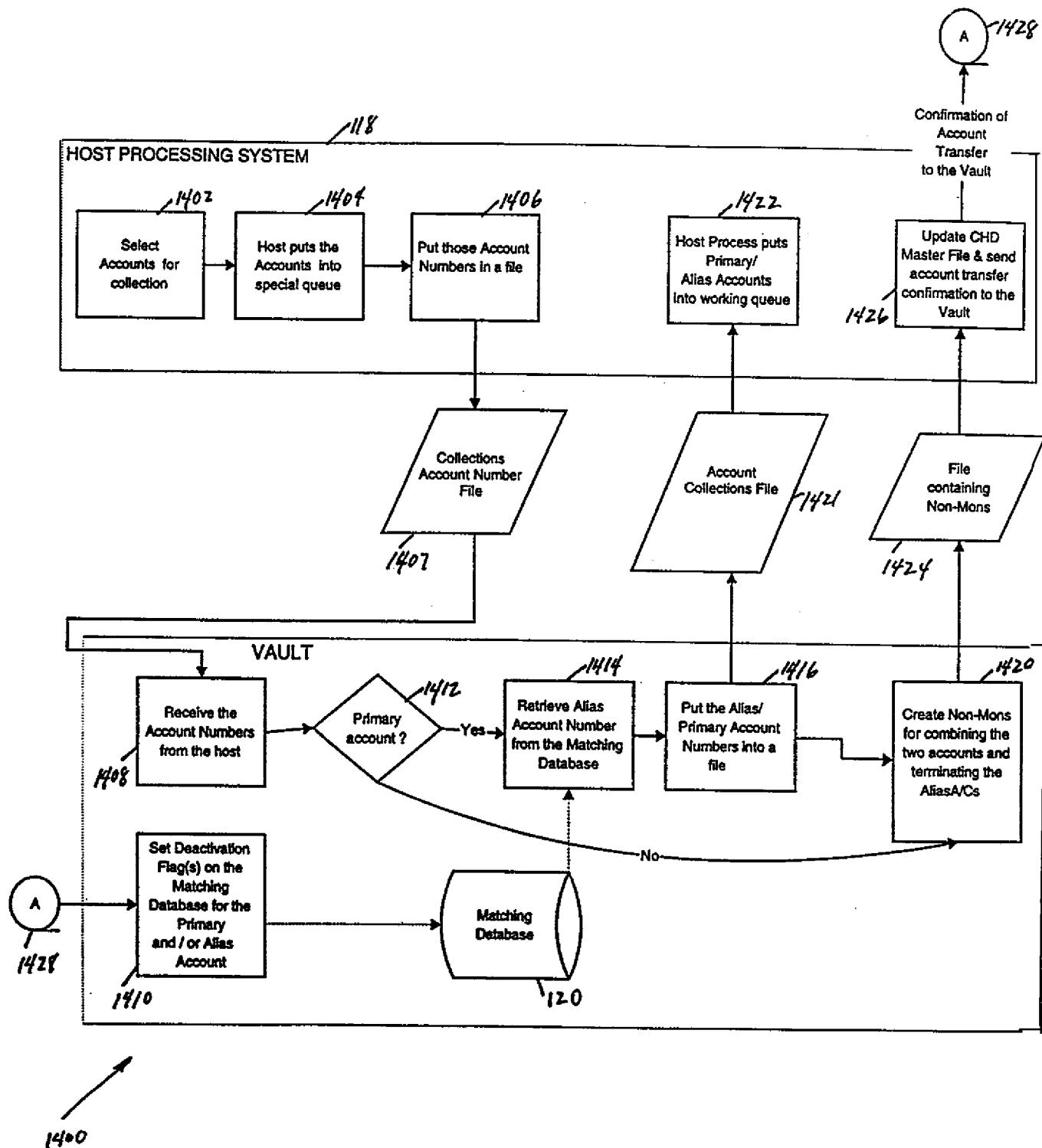


FIG. 21

MAIL REDIRECTION PROCESS

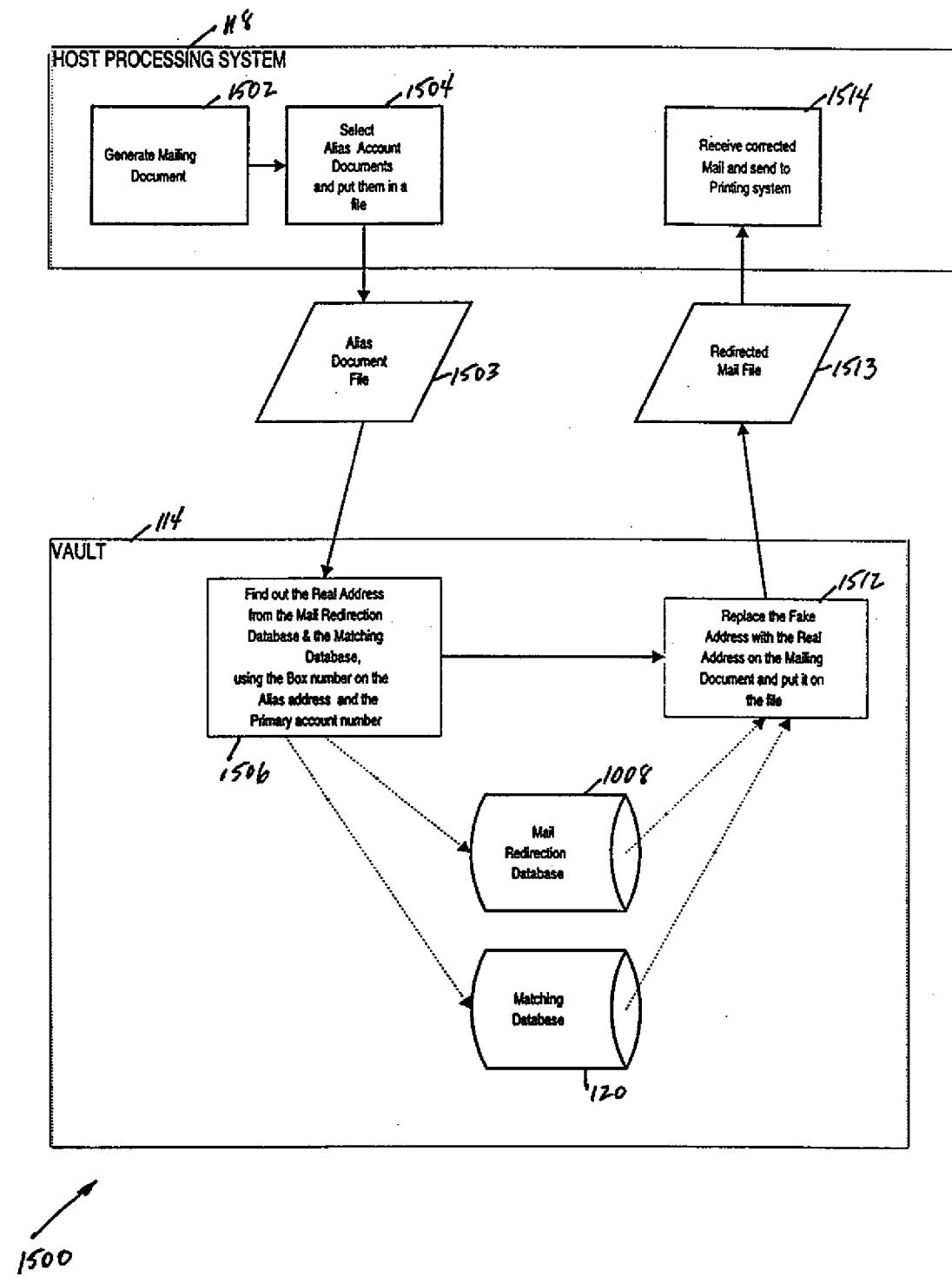


FIG. 22

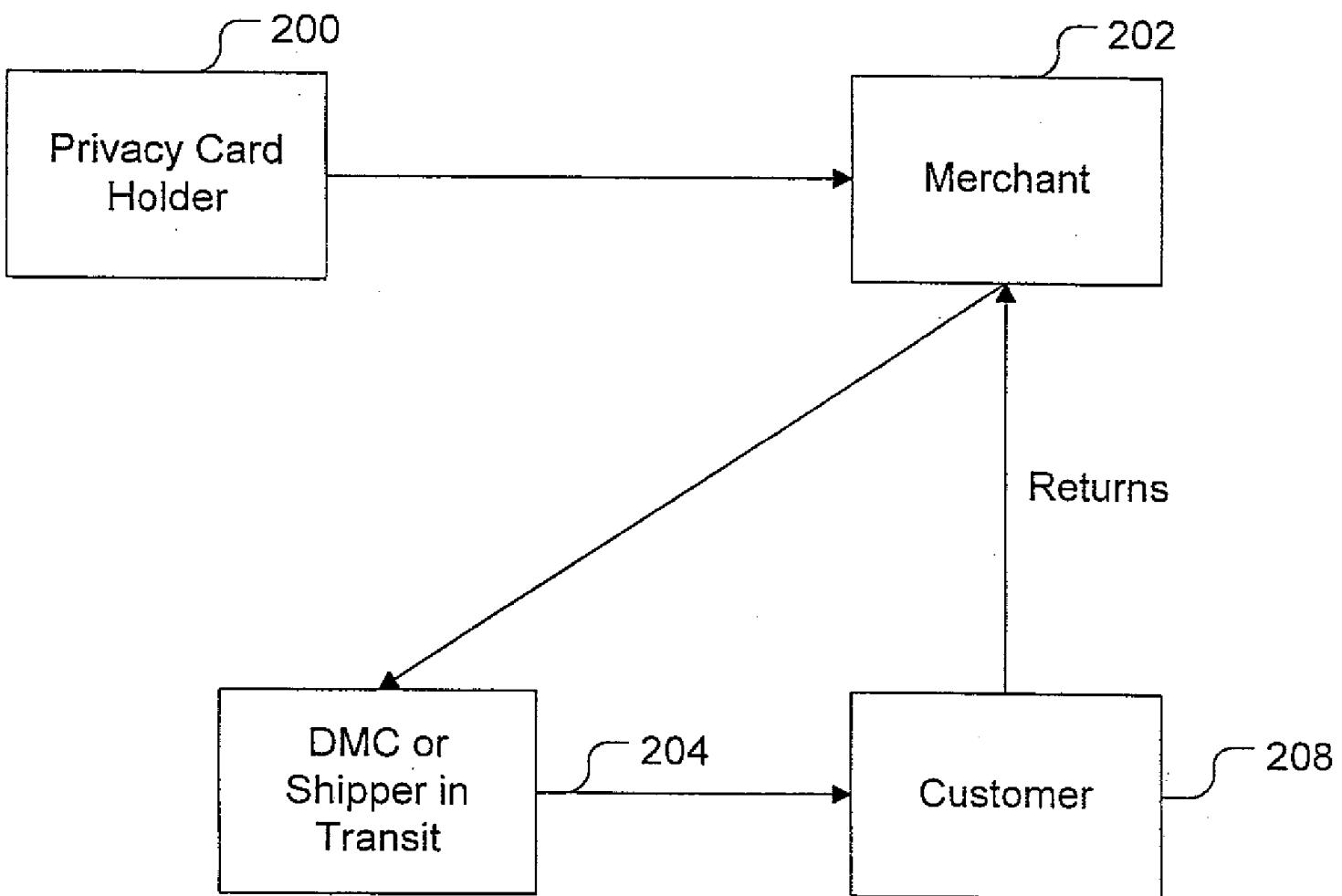


FIG. 23

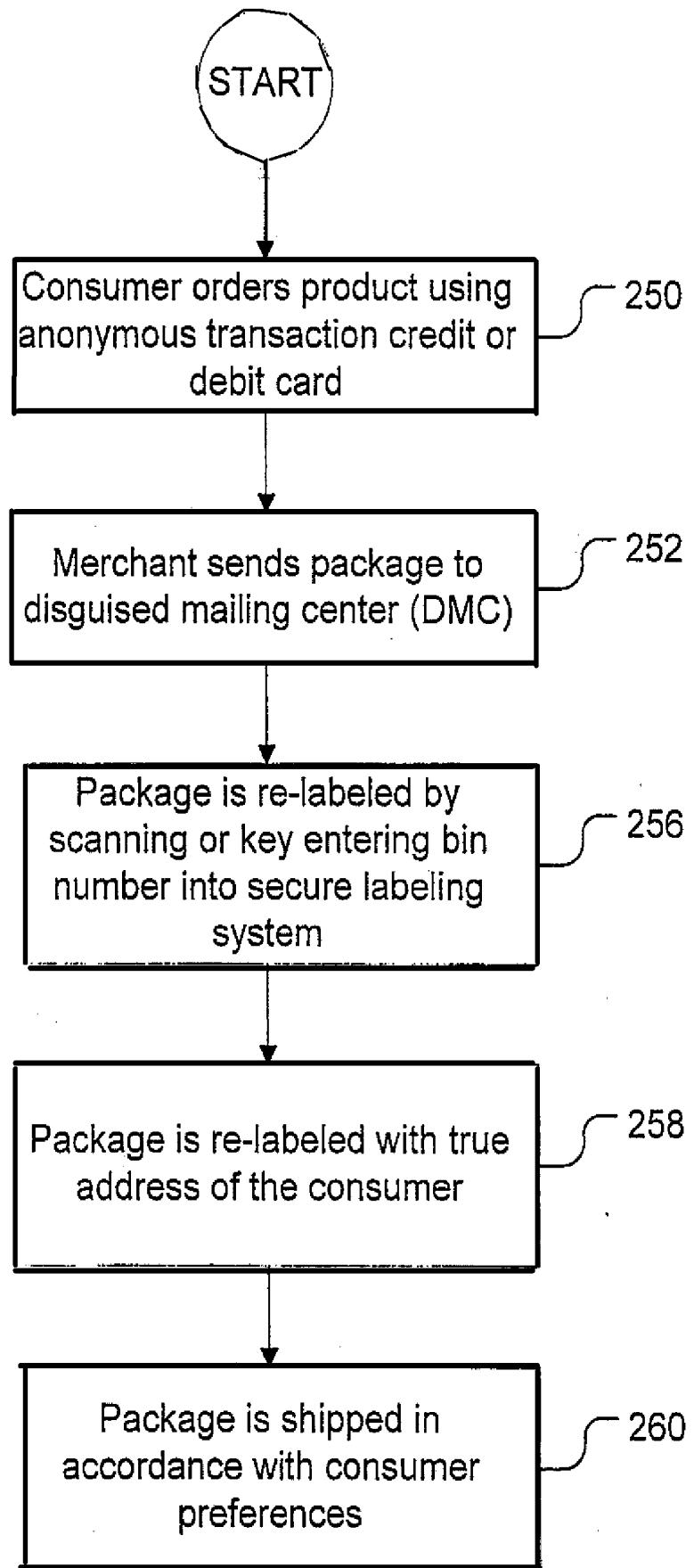


FIG. 24

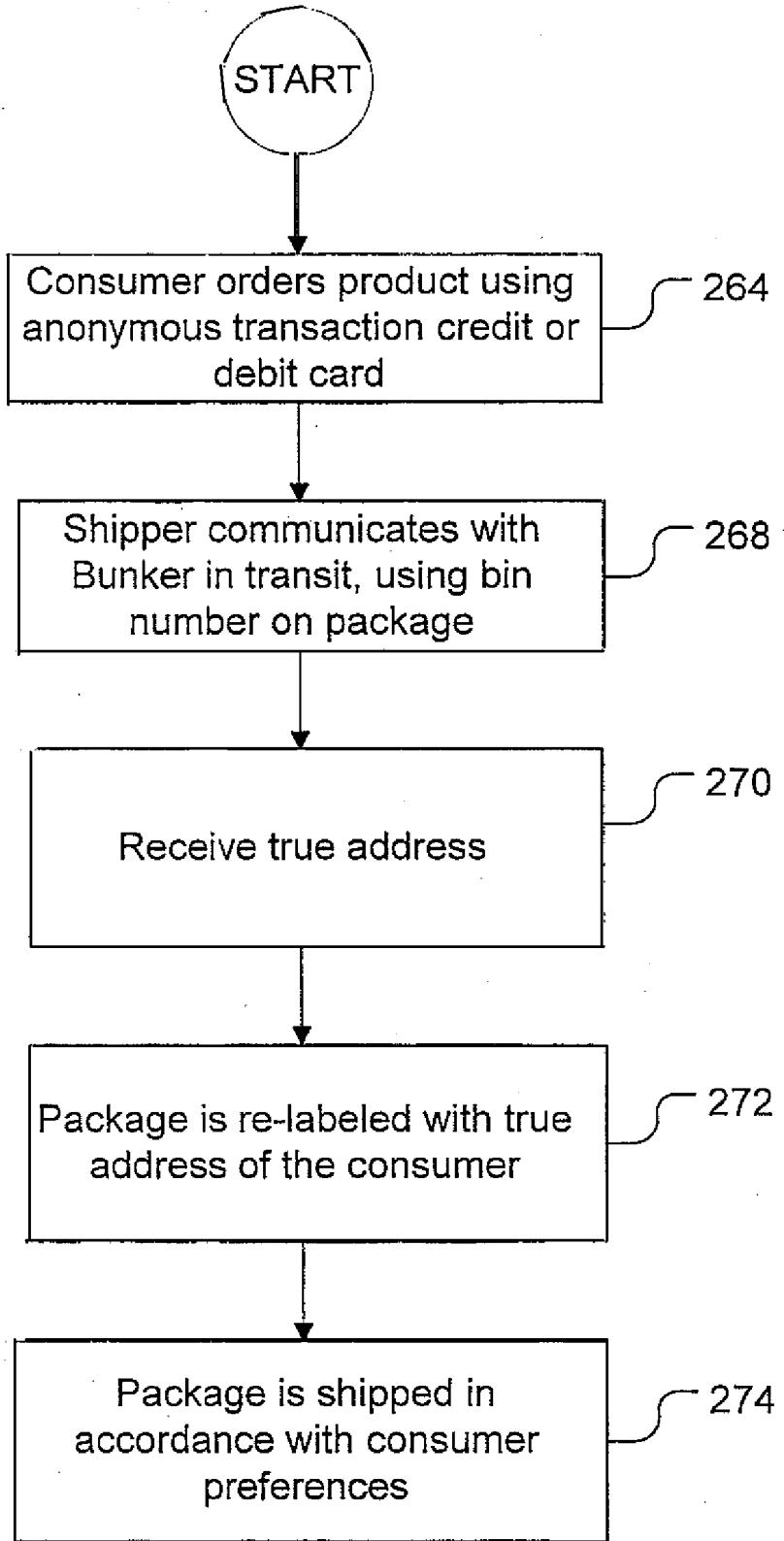


FIG. 25

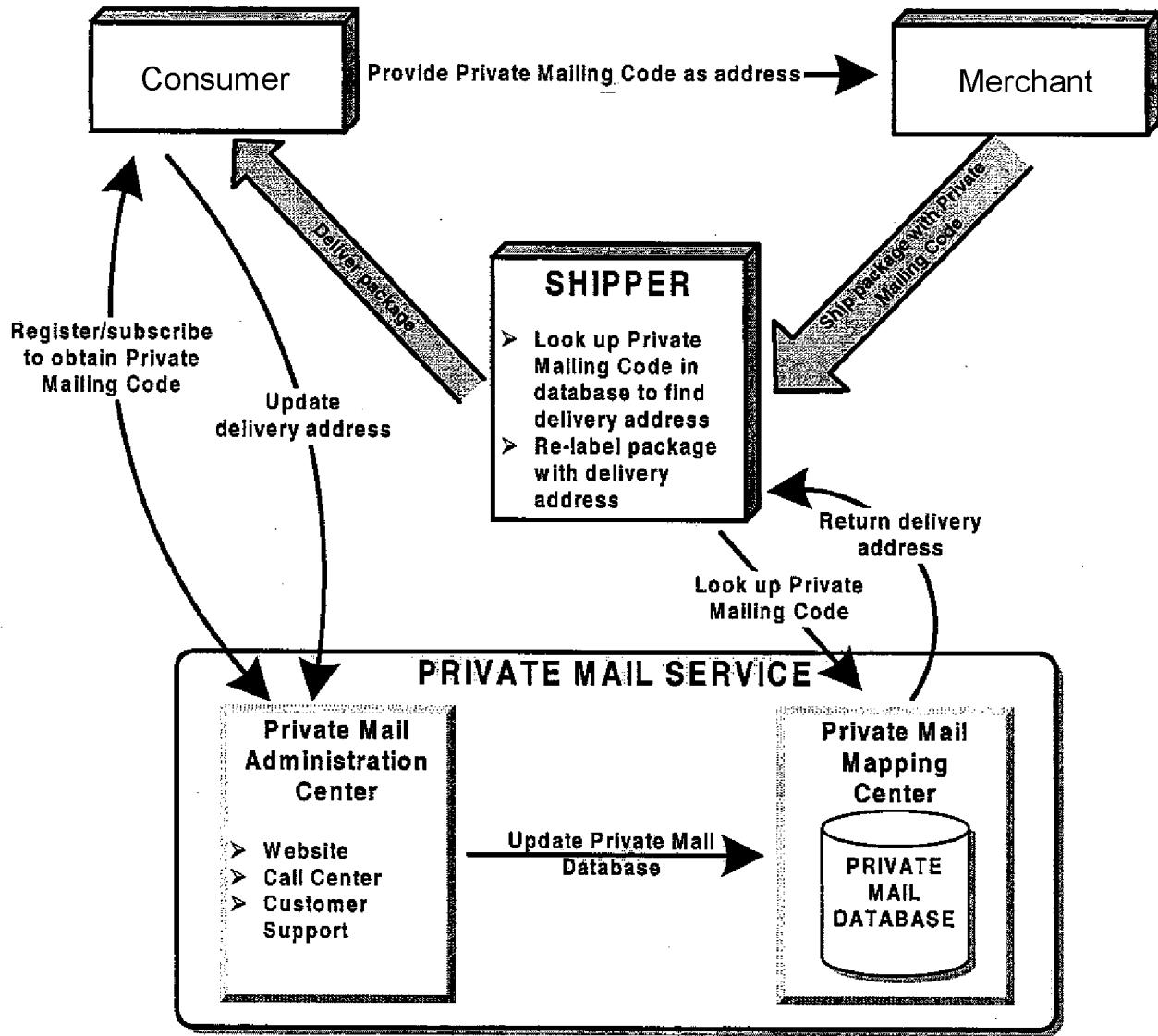


FIG. 26

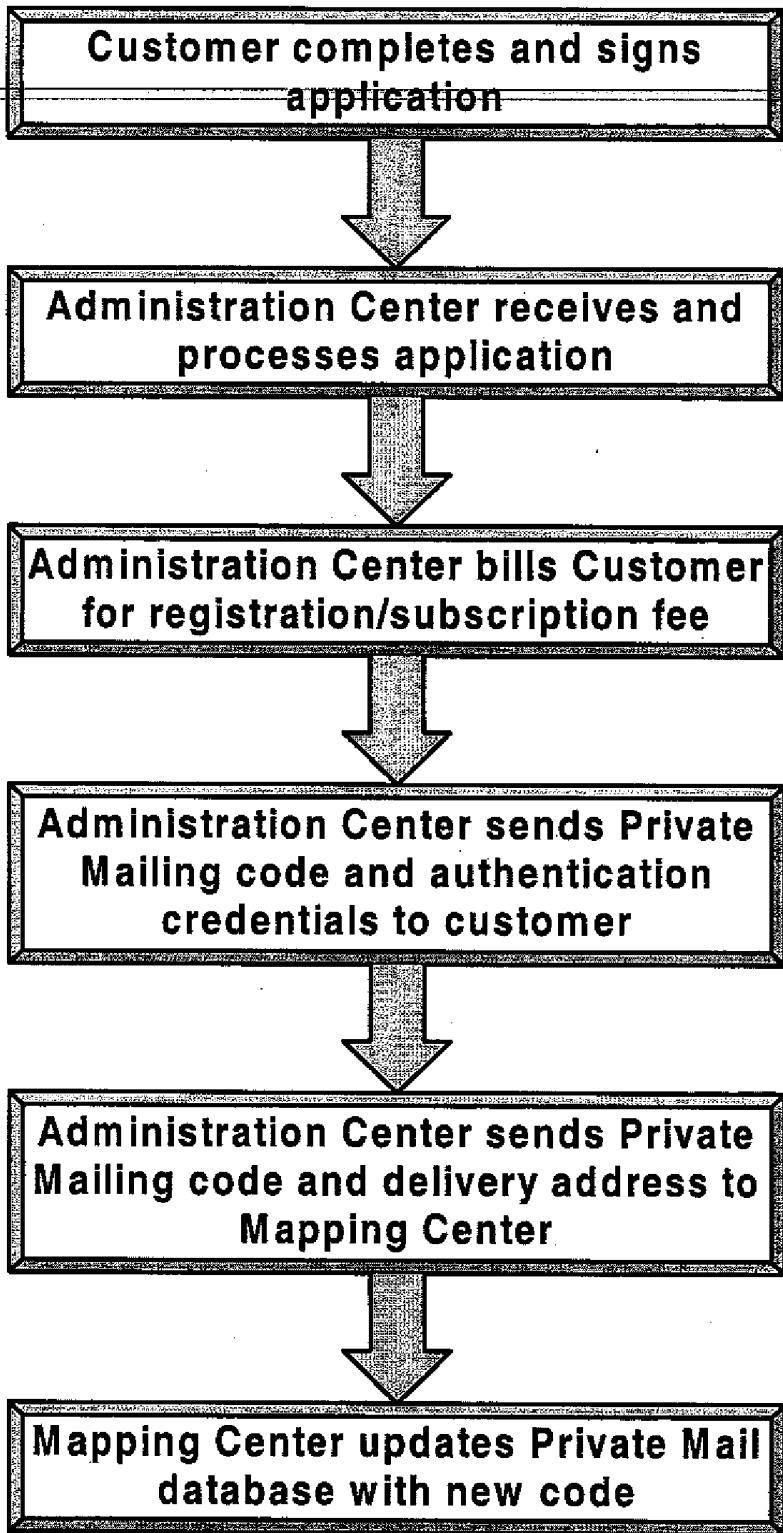


FIG. 27

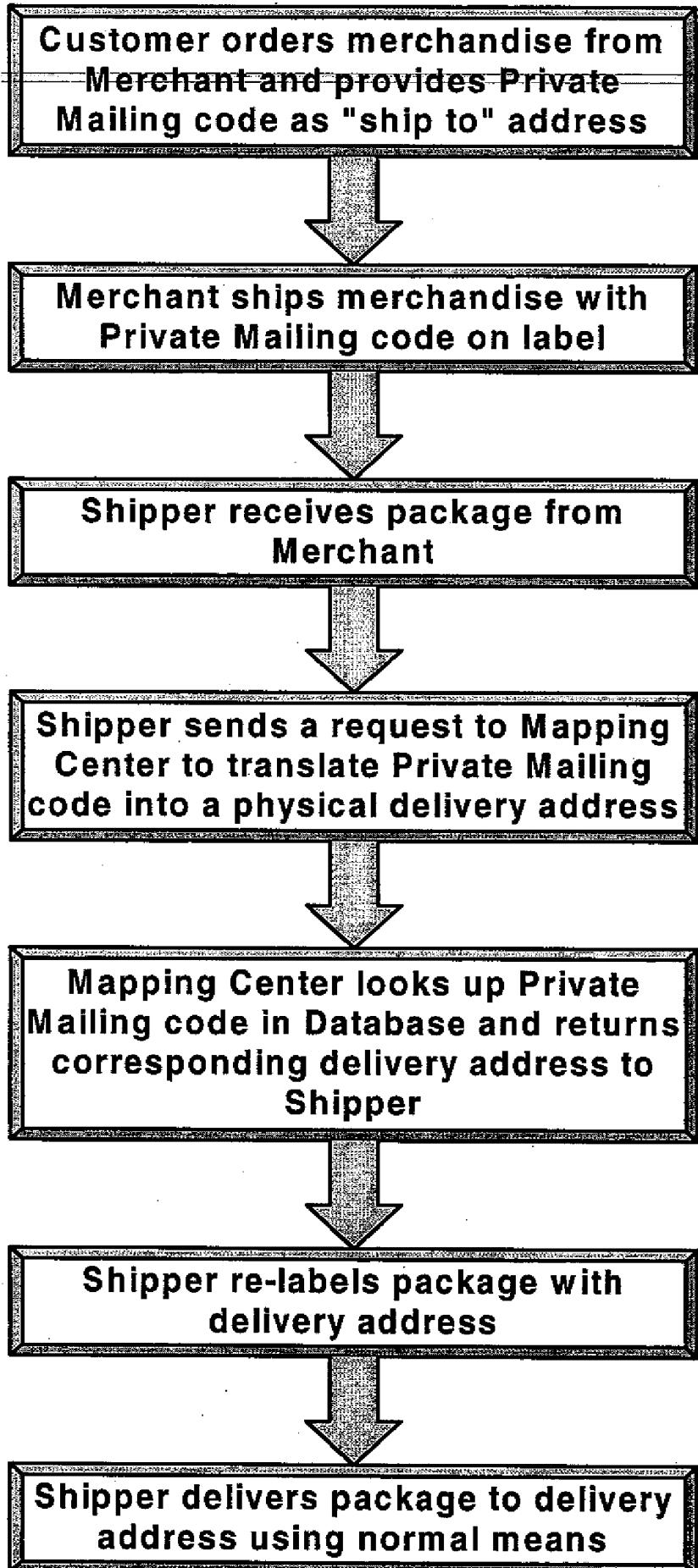


FIG. 28